

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY



Order Filed on January 31, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Cibik Law, P.C.
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Bar Number: 338972023
Attorney for Debtor

In re: Haydee Velazquez,
Debtor.

Case No.: 23-17261-JNP
Chapter: 13
Hearing Date: January 23, 2024
Judge: Poslusny

**CONSENT ORDER RESOLVING DEBTOR'S MOTION TO OBJECT TO
POSTPETITION MORTGAGE FEES, EXPENSES, AND CHARGES BY
FREEDOM MORTGAGE CORPORATION**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 31, 2024



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

This matter having come before the Court upon the Debtor's Motion to Object to Postpetition Mortgage Fees, Expenses, and Charges by Freedom Mortgage Corporation, and the Court having examined the evidence presented, and for good cause shown, it is hereby **ORDERED** that:

1. The fees, expenses, and charges listed on the notice filed by Freedom Mortgage Corporation on December 14, 2023, are **MODIFIED** as follows:
 - a. Objection to Plan (9/12/2023) is **REDUCED** to \$275
 - b. Plan Review (9/5/2023) is **REDUCED** to \$250
2. On or before February 23, 2024, Freedom must file an amended notice consistent with this order.

We consent to the form, content, and entry of this order.

/s/ Michael I. Assad
Michael I. Assad
Attorney for Debtor

01/31/2024
Date

/s/ Matthew Fissel
Matthew Fissel
Attorney for Freedom Mortgage Corporation

1/26/2024
Date

In re:
Haydee Velazquez
Debtor

Case No. 23-17261-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 31, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2024:

Recip ID	Recipient Name and Address
db	Haydee Velazquez, 945 Chestnut Ave, Woodbury, NJ 08097-1609

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Brian E Caine	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bcaine@parkermccay.com BKcourtntices@parkermccay.com
Brian E Caine	on behalf of Creditor Freedom Mortgage Corporation bcaine@parkermccay.com BKcourtntices@parkermccay.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
Michael I. Assad	on behalf of Debtor Haydee Velazquez mail@cibiklaw.com cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg

U.S. Trustee

District/off: 0312-1

User: admin

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Date Rcvd: Jan 31, 2024

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7